From: Mike Hamilton

Sent: Thursday, April 06, 2006 10:53 AM

To: Public Hearing

Subject: Bank of Walmart

The free enterprise system of this country is a wonderful system that has blessed numerous individuals with prosperity. Wal-Mart is a perfect example of this and is a very proficient retailer.

In every area I have witnessed a Wal-Mart store opened, numerous local independent retailers have had to close due to their inability to compete with this gigantic company. The very same thing will occur with our independent community banks.

Please attend this hearing and do not allow this corporation to enter the Banking sector.